



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Attn: Laura  
#11/135 (MTC)  
3-11-04

Applicants: Marcial et al.

Serial No.: 09/630,061

Filed: August 1, 2000

For: SYSTEMS AND METHODS  
FOR CREDIT LINE  
MONITORING

: Art Unit: 3621

: Examiner: Cheung, Mary Da Zhi Wang

**AMENDMENT AFTER FINAL**

Commissioner for Patents  
P.O. Box 1450  
Arlington, VA 22313

Applicants respectfully request consideration and entry of the following amendment submitted in response to the Office Action dated November 19, 2003 and made final.

**RECEIVED**

FEB 24 2004

**GROUP 3600**